

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Marla Webster

Case No.: 19-22411
Chapter: 7
Hearing Date: 2/25/2020
Judge: JNP

CERTIFICATION OF MARLA WEBSTER

I, Marla Webster, Debtor in the above captioned case, submits the following Certification in support of my MOTION FOR VOLUNTARY DISMISSAL OF DEBTOR'S CHAPTER 7 BANKRUPTCY FILING, filed by me on January 29, 2020.

1. I filed for Chapter 7 Bankruptcy on June 24, 2019.
2. I filed my bankruptcy with the belief that the equity in my house was fully exempted under 11 U.S.C. 522(d)(1).
3. I suffered financial hardship which caused me to seek relief under the Bankruptcy Code. At the time of filing my unsecured debt was approximately \$27,500.00.
4. I was divorced on February 11, 2009 which significantly impacted my financial security.
5. I was then employed by the Federal Bureau of Prisons but was released due to downsizing.

6. I was unable to find a comparable salaried position, so I took a job as a custodian. That job was later outsourced at my expense.
7. Only recently have I been able to return to a position within the Federal Government. I am employed at an entry level position at the Veteran's Hospital in Philadelphia.
8. I attended my 341(a) Meeting of Creditors on August 19, 2019. No creditors appeared.
9. My discharge was issued on October 25, 2019. I believed this was an opportunity for a fresh start.
10. On October 28, 2019 my nightmare began. The Trustee declared an asset and began his pursuit of selling my home.
11. Since that time my mental state has been in steady decline.
12. I suffer from Post Traumatic Stress Disorder from my service in the United State Air Force. I am in treatment for my PTSD.
13. My Psychiatrist has gone so far as to increase the dosage of my anti-depressants and recommended I check into the treatment center at the VA.
14. Furthermore, my mother has fallen ill and requires regular care from myself and my sister. We have considered moving her into my house to ease the burden of care and reduce expenses but cannot do so with Trustee's looming sale proposal.
15. My Mother receives Social Security and if she moves into my home expenses such as food costs and utilities would be split amongst us.
16. I will also be making a conscious effort to reduce my expenses as much as is reasonably possible.

17. If necessary, I will sell off my belongings in order to pay my creditors.

18. Further as an employee of the Government I will be eligible for advancement and raises in pay grade in the future.

19. I have been working two jobs to keep my house and have not defaulted on a mortgage payment since my loan modification in 2013.

20. The Veterans Administration and the Wounded Warrior Project have promised assistance while I get back on my feet.

21. To further compound matters the stress induced by this process has exasperated my cancer, which has unfortunately returned. The kindness of strangers and neighbors has been a blessing.

22. With the assistance promised by the VA, WWP, my mother's social security income, and the prospect of future advancement in my career I believe I will be able to pay my creditors in time

23. I live in constant fear of losing my home and becoming another statistic as a homeless veteran.

24. For these reasons I am requesting this Court allow for dismissal of this proceeding.

I certify under penalty of perjury that statements contained in this certification are true.

Date: January 29, 2020

/s/ Marla Webster
Debtor